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## Apply online for Extra Help with Medicare prescription drug costs It's easier than learning the twist

## What is Extra Help with Medicare prescription drug plan costs?

Anyone who has Medicare can get Medicare prescription drug coverage. Some people with limited resources and income **also may be able** to get Extra Help to pay for the costs—monthly premiums, annual deductibles, and prescription co-payments—related to a Medicare prescription drug plan. The Extra Help is estimated to be worth about \$4,000 per year. Many people qualify for these big savings and don't even know it.

To qualify for Extra Help:

- You must reside in one of the 50 states or the District of Columbia;
- Your resources must be limited to \$13,300 for an individual or \$26,580 for a married couple living together.
  Resources include such things as bank accounts, stocks and bonds. We do not count your home, car and any life insurance policy as resources; and
- Your annual income must be limited to \$17,235 for an individual or \$23,265 for a married couple living together. Even if your annual income is higher, you still may be able to get some help. Some examples where your income may be higher are if you or your spouse:

- Support other family members who live with you;
- —Have earnings from work; or
- —Live in Alaska or Hawaii.

### How do I apply?

It is easy to apply for Extra Help. Just complete Social Security's *Application* for Extra Help with Medicare Prescription Drug Plan Costs (SSA-1020). Here's how:

- You can apply online at www.socialsecurity.gov/extrahelp;
- Call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) to apply over the phone or to request an application; or
- Apply at your local Social Security office.

After you apply, Social Security will review your application and send you a letter to let you know if you qualify for Extra Help. Once you qualify, you can choose a Medicare prescription drug plan. If you do not select a plan, the Centers for Medicare & Medicaid Services (CMS) will do it for you. The sooner you join a plan, the sooner you begin receiving benefits.

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If you are not eligible for Extra Help, you still may be able to enroll in a Medicare prescription drug plan. For information about enrollment periods, visit *www.medicare.gov* or call **1-800-MEDICARE** (**1-800-633-4227**; TTY **1-877-486-2048**).

#### Why should I apply online?

Our online application is secure and offers several advantages. It takes you through the process step by step, with a series of self-help screens. The screens will tell you what information you need to complete the application and will guide you in answering the questions fully. You can apply from any computer at your own pace. You can start and stop at any time during the process, so you can leave the application and go back later to update or complete any of the required information. We are careful to protect your personal information.

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# Can state agencies help with my Medicare costs?

When you file your application for Extra Help, you also can start your application process for the Medicare Savings Programs. These state programs provide help with other Medicare costs. Social Security will send information to your state unless you tell us not to on the Extra Help application. Your state will contact you to help you apply for a Medicare Savings Program.

These Medicare Savings Programs help people with limited resources and income pay for their Medicare expenses. The Medicare Savings Programs help pay for your Medicare Part B (medical insurance) premiums. For some people, the Medicare Savings Programs also may pay for Medicare Part A (hospital insurance) premiums, if any, and Part A and B deductibles and co-payments.

#### How can I get more information?

For more information about getting Extra Help with your Medicare prescription drug plan costs, visit **www.socialsecurity.gov/extrahelp** or call Social Security at **1-800-772-1213** (TTY **1-800-325-0778**). Social Security representatives are available to help you complete your application. The sooner you apply, the sooner you will begin receiving benefits.

If you need information about Medicare Savings Programs, Medicare prescription drug plans, how to enroll in a plan or to request a copy of the *Medicare & You* handbook, please visit *www.medicare.gov* or call 1-800-MEDICARE (1-800-633-4227; TTY, 1-877-486-2048). Your State Health Insurance Counseling and Assistance Program (SHIP) also can help answer your Medicare questions. You can find your local SHIP contact information in the back of your Medicare handbook, online at *www.medicare.gov*, or you can request it when you call.



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